

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division

In re:

)

)

)

Case No.

)

Chapter

Debtor

NOTICE OF MOTION AND NOTICE OF HEARING

_____ has filed papers with the court to _____.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not wish the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then on or before _____, you or your attorney must:

- ☐ Send to the parties listed below at least 14 days written notice of a hearing, which may be set on any regularly-scheduled motion day of the judge assigned to the case. If necessary, you may obtain a list of such dates by telephone from the clerk's office. The original and one copy of the notice must be filed with the clerk, accompanied by a motion day cover sheet, a copy of which may be obtained from the clerk. If you are not represented by an attorney, you may instead file with the clerk a written request for hearing. If you mail your request for hearing to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above. The address of the clerk's office is as follows:

Clerk of Court
United States Bankruptcy Court
200 S. Washington Street
Alexandria, Virginia 22314

You will be notified by the clerk of the hearing date and will be responsible for sending notice of hearing to the parties listed below.

- ☐ File with the court, at the address shown above, a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). **Unless a written response and supporting memorandum are filed and served by the date specified, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing.** If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above. You must **also** mail a copy to the persons listed below.

☐ Attend the hearing scheduled to be held on _____ at _____ o'clock _____.m. in Courtroom _____, United States Bankruptcy Court, 200 South Washington Street, Alexandria, Virginia 22314. **If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.**

☐ A copy of any written response must be mailed to the following persons:

☐ _____

☐ _____

☐ United States Trustee, Region 4
115 South Union Street, Suite 210
Alexandria, VA 22314

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: _____

Signature, name, address and telephone number
of person giving notice:

Virginia State Bar No. _____
Counsel for _____

Certificate of Service

I hereby certify that I have this _____ day of _____, _____, mailed or hand-delivered a true copy of the foregoing Notice of Hearing to the parties listed on the attached service list.

DISTRICT OF _____

In Re: _____ : Case No. _____

Debtor (s) _____ : Chapter 7 (Judge _____)

Creditor (s) _____ : **MOTION FOR AUTHORITY TO REDEEM**
 Address _____ : **PERSONAL PROPERTY AND APPROVAL**
 _____ : **OF ASSOCIATED FINANCING AND**
 _____ : **ATTORNEY FEES UNDER 11 U.S.C. 722**

Now come (s) the Debtor (s) by and through counsel, and moves the court pursuant to 11 U.S.C. 722 and Bankruptcy Rule 6008 for a Redemption Order on the following grounds:

1. The item to be redeemed is tangible personal property intended primarily for personal, family or household use is more particularly described as follows:
 Year _____ Make _____ Model _____
 VIN # _____
2. The interest of the Debtor (s) in such property is exempt or has been abandoned by the estate and the debt (which is secured by said property to the extent of the allowed secured claim of the Creditor) is a dischargeable consumer debt.
3. The allowed secured claim of said Creditor for purposes of redemption, the "redemption value", should be determined to be not more than \$_____ as evidenced by the attached written appraisal.
4. Arrangements have been made by the Debtor (s) to pay to the said Creditor up to the aforesaid amount in a lump sum should this motion be granted.
5. The payment for this proposed redemption is to be financed through Prizm Financial Co. LLC, with all of the particulars of that financing (interest rate, finance charge, amount financed, total of payments, amount of payments, etc.) set forth in full detail in the attachment(s) hereto. As demonstrated there, the monthly amount, term of the payments and the overall amount of the repayment will be decreased significantly through the proposed redemption. Moreover, the Debtor has agreed to borrow and disperse additional funds in the amount of \$_____, from their loan with Prizm Financial Co. LLC, for representation of the debtor(s) in securing for the benefit of the debtor(s) an order granting the debtor(s) the right to redeem under 11 U.S.C. 722 a certain motor vehicle, such compensation being in addition to that previously disclosed and being for services rendered beyond the scope of the legal services to have been rendered for such compensation heretofore disclosed.

WHEREFORE, the Debtor (s) request (s) the Court to order the said Creditor to accept from the Debtor (s) the lump sum payment of the redemption value and release their lien of record. In the event the said Creditor objects to this motion, the Debtor (s) requests the Court to determine the value of the property as of the time of the hearing on such objection.

 Attorney for Debtor (s)

NOTICE

Notice is hereby given that unless an objection is made to this motion within 21 days following the date of service below, an order sustaining the motion may be granted by the Court.

CERTIFICATE OF SERVICE

I hereby certify that the foregoing has been served upon: the Creditor's above noted, the U.S. Trustee, and the Chapter 7 Trustee by mailing a copy hereof by first class U.S. Mail on this _____ day of _____, 20____.

 Attorney for Debtor (s)

11/8/2019 12:00:00

Owner Name: Clement Wiredu

Prepared As Of: AM

Vehicle Description: 2013

Toyota

Avalon Sedan 4D XLE V6

Year

Make

Model

4T1BK1EB5DU068985

97,767

Plate

Gray

Serial Number (VIN)

Mileage

Color

	No	Yes		No	Yes		No	Yes
Cruise Control	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Leather Interior	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Radio	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Theft Deterrent	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Manual	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Automatic	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Power Windows	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Heated Seats	<input type="checkbox"/>	<input checked="" type="checkbox"/>	4WD/AWD	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Power Seats	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Air Conditioning	<input type="checkbox"/>	<input checked="" type="checkbox"/>	3 rd Row Seating	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Power Door Locks	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Power Sunroof	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Rear Entertainment	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Other Items:

	Good	Fair	Poor		Good	Fair	Poor
Grill	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Left Fender	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Front Bumper	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Left Door	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hood	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Left Quarter Panel	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Right Fender	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Interior	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Right Door	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Engine	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Right Quarter Panel	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Brakes	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Lights	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Paint Finish	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rear Bumper	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Tires	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Roof	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>				

Hood, grill, trunk, rear bumper, driver's side doors and quarter panel, passenger's side quarter panel and fender are scratched. Both bumpers are dented. Interior needs cleaning and reconditioning. Four (4) tires need to be replaced.

Comments

Valuation Report: Based on Edmunds

	Value
Average Base Value:	\$9,874.00
Mileage Class: Average:	
Add-ons/Deducts:	
Scratches	\$450.00
Dents	\$150.00
Interior	\$500.00
Tires (4)	\$500.00

Appraised Value:

\$8,274.00

The above vehicle condition report was prepared for the purpose of making a secured loan on said collateral. By signing below, preparer of report certifies that information regarding collateral was ascertained via visual inspection or provided and collected in good faith from owner or owner's representative. Information as to vehicle's condition has been applied with due diligence in conjunction with current publications by an experienced valuation specialist. No other representations, direct or indirect, material or immaterial, are made, assured or implied by this report of any other member of 722 staff or management.

/s/ Dan Hatfield

Collateral Valuation Services, LLC
P O Box 8361, Cincinnati, Ohio 45208
(513) 284-8539

Home / Toyota / Toyota Avalon / Used 2013 Toyota Avalon / Value

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- ✓ Location and Style
- ✓ Colors and Options
- ✓ Condition and Mileage
- 4 Appraisal Report

2013 Toyota Avalon

XLE 4dr Sedan (3.5L 6cyl 6A)



Mileage	97,767
Condition	Average
Exterior	Magnetic Gray Metallic

Your appraisal As of 11/08/2019

Trade-In Private Party Dealer Retail

[Email report](#)

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\$7,217

\$8,500

\$9,874

National Base Price ⓘ	\$9,527	\$11,111	\$12,760
Color Adjustment ⓘ	-\$3	-\$3	-\$3
Regional Adjustment ⓘ	-\$70	-\$82	-\$94
Mileage Adjustment ⓘ	-\$234	-\$234	-\$234
Condition Adjustment ⓘ	-\$2,003	-\$2,292	-\$2,555
Value	\$7,217	\$8,500	\$9,874

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